

MILLENNIUM BANCORP, INC.

	CPP Disbursement Date 04/03/2009	RSSD (Holding Company) 3027811	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$322	\$273	-15.2%		
Loans	\$226	\$191	-15.3%		
Construction & development	\$70	\$38	-45.6%		
Closed-end 1-4 family residential	\$41	\$43	4.9%		
Home equity	\$24	\$22	-9.2%		
Credit card	\$0	\$0			
Other consumer	\$1	\$1	-29.3%		
Commercial & Industrial	\$35	\$29	-16.2%		
Commercial real estate	\$48	\$54	11.9%		
Unused commitments	\$28	\$17	-41.1%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$42	\$51	21.0%		
Asset-backed securities	\$0	\$0			
Other securities	\$35	\$11	-67.6%		
Cash & balances due	\$9	\$2	-74.4%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$295	\$254	-13.9%		
Deposits	\$265	\$239	-9.7%		
Total other borrowings	\$29	\$13	-53.6%		
FHLB advances	\$11	\$6	-45.5%		
Equity					
Equity capital at quarter end	\$27	\$19	-28.9%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$5	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	8.1%	6.8%	--		
Tier 1 risk based capital ratio	11.3%	9.2%	--		
Total risk based capital ratio	12.6%	10.5%	--		
Return on equity ¹	1.4%	-17.1%	--		
Return on assets ¹	0.1%	-1.2%	--		
Net interest margin ¹	3.8%	4.0%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	36.3%	47.1%	--		
Loss provision to net charge-offs (qtr)	252.1%	127.2%	--		
Net charge-offs to average loans and leases ¹	0.4%	0.8%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	18.1%	22.5%	0.0%	0.0%	--
Closed-end 1-4 family residential	3.9%	4.4%	0.0%	0.2%	--
Home equity	0.6%	1.1%	0.5%	1.6%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.7%	2.4%	0.1%	--
Commercial & Industrial	4.5%	8.7%	0.0%	0.1%	--
Commercial real estate	1.1%	0.8%	0.1%	0.0%	--
Total loans	7.3%	7.1%	0.1%	0.2%	--